

In re:  
Michael F. Wright  
Debtor

Case No. 23-13944-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Apr 10, 2024

User: admin  
Form ID: 155

Page 1 of 3  
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 12, 2024:**

Recip ID	Recipient Name and Address
db	+ Michael F. Wright, 1972 Supplee Road, Lansdale, PA 19446-5563
14843063	Children's Hospital of Philadelphia, P.O. Box 787802, Philadelphia, PA 19178-7802
14855861	+ CrossCountry Mortgage LLC, C/O Mark A. Cronin, 701 Market Street, Ste. 5000, Philadelphia, PA 19106-1541
14854864	+ CrossCountry Mortgage LLC, C/O Matthew K. Fissel, 3825 Forrestgate Drive, Winston Salem, NC 27103-2930
14843057	+ David B. Spitofsky, Esquire, Law Office of David B. Spitofsky, 516 Swede Street, Norristown, PA 19401-4807
14843069	+ Earnest/Navient, Attn: Bankruptcy, P.O. Box 9250, Wilkes-Barre, PA 18773-9250
14843070	+ Frederic I. Weinberg, Esquire, 375 E. Elm Street, Suite 210, Conshohocken, PA 19428-1973

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14843421	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 11 2024 00:27:32	Ally Bank, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14843639	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 11 2024 00:27:14	Ally Bank Department, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14861696	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 11 2024 00:27:32	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14843060	+ Email/Text: ally@ebn.phinsolutions.com	Apr 11 2024 00:22:00	Ally Financial, Inc., Attn: Bankruptcy, 500 Woodward Avenue, Detroit, MI 48226-3416
14863660	Email/Text: mortgagebkcorrespondence@bofa.com	Apr 11 2024 00:22:00	Bank of America, N.A., PO Box 15102, Wilmington DE 19886-5102
14843061	+ Email/Text: creditcardbkcorrespondence@bofa.com	Apr 11 2024 00:22:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14863125	Email/Text: creditcardbkcorrespondence@bofa.com	Apr 11 2024 00:22:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
14843065	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 11 2024 00:22:00	Citizens Bank, Attn: Bankruptcy, 1 Citizens Plaza, Providence, RI 02903
14843062	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 11 2024 00:27:33	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14844803	+ Email/PDF: ebn_ais@aisinfo.com	Apr 11 2024 00:27:12	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14844929	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 11 2024 00:27:10	Capital One N.A. by American InfoSource as agent, PO Box 71083, Charlotte NC 28272-1083
14843064	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 11 2024 00:27:22	Citibank, Citicorp Credit Services, P.O. Box

District/off: 0313-2

User: admin

Page 2 of 3

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			790040, St. Louis, MO 63179-0040
14844214	+ Email/Text: EBN@brockandscott.com	Apr 11 2024 00:22:00	CrossCountry Mortgage, LLC, C/O Brock and Scott, PLLC, Attorneys at Law, 3825 Forrestgate Dr., Winston-Salem, NC 27103-2930
14844388	+ Email/Text: EBN@brockandscott.com	Apr 11 2024 00:22:00	CrossCountry Mortgage, LLC., c/o Brock and Scott, PLLC, 3825 Forrestgate Dr., Winston-Salem, NC 27103-2930
14843066	Email/Text: BKCourtNotices@yourmortgageonline.com	Apr 11 2024 00:22:00	Cross Country Mortgage, Attn: Bankruptcy, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-0089
14843067	+ Email/Text: electronicbkydocs@nelnet.net	Apr 11 2024 00:23:00	Dept Of Education/Nelnet, P.O. Box 82561, Lincoln, NE 68501-2561
14844459	Email/Text: mrdiscen@discover.com	Apr 11 2024 00:22:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14843068	+ Email/Text: mrdiscen@discover.com	Apr 11 2024 00:22:00	Discover Financial, Attn: Bankruptcy, P.O. Box 3025, New Albany, OH 43054-3025
14843059	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Apr 11 2024 00:23:00	Frederic J. Baker, Esquire, Assistant United States Trustee, Robert NC Nix, Sr. Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14843071	^ MEBN	Apr 11 2024 00:18:40	Happy Money, Attn: Bankruptcy, 21512 Hawthorne Boulevard, Suite 200, Torrance, CA 90503
14855029	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 11 2024 00:23:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
14858827	Email/PDF: resurgentbknofications@resurgent.com	Apr 11 2024 00:27:24	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14854445	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 11 2024 00:22:00	Mr. Cooper, 8950 Cypress Waters Boulevard, Coppell, Texas 75019-4620
14860081	Email/Text: nsm_bk_notices@mrcooper.com	Apr 11 2024 00:22:00	Nationstar Mortgage, LLC, Bankruptcy Department /PO Box 619096, Dallas, TX 75261-9741
14855546	Email/PDF: pa_dc_claims@navient.com	Apr 11 2024 00:27:19	NAVIENT PC TRUST, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
14843072	Email/Text: ebn@nemours.org	Apr 11 2024 00:23:00	Nemours Children's Health, P.O. Box 530253, Atlanta, GA 30353-0253
14861573	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 11 2024 00:27:20	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 12914, Norfolk, VA 23541
14861210	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 11 2024 00:27:20	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
14853500	Email/PDF: resurgentbknofications@resurgent.com	Apr 11 2024 00:27:22	Santander Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14843073	+ Email/PDF: SoFiBKNotifications@resurgent.com	Apr 11 2024 00:27:19	SoFi Lending Corp., 2750 E. Cottonwood Parkway, Suite 300, Cottonwood Heights, UT 84121-7285
14843074	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 11 2024 00:27:14	Synchrony/Ashley Furniture, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
14848486	+ Email/Text: electronicbkydocs@nelnet.net	Apr 11 2024 00:23:00	U.S. Department of Education c/o Nelnet, 121 South 13th Street, Lincoln, NE 68508-1904
14848672	+ Email/Text: electronicbkydocs@nelnet.net	Apr 11 2024 00:23:00	US Department of Education, PO Box 2837, Portland, OR 97208-2837

TOTAL: 33

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Page 3 of 3

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14854444	*+	CrossCountry Mortgage, LLC, C/O Brock and Scott, PLLC, Attorneys at Law, 3825 Forrestgate Dr., Winston-Salem, NC 27103-2930
14843058	*+	Michael F. Wright, 1972 Supplee Road, Lansdale, PA 19446-5563
14862548	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court, PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 12914, Norfolk, VA 23541

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 12, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 10, 2024 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor CrossCountry Mortgage LLC andrew.spivack@brockandscott.com, wbecf@brockandscott.com
DAVID B. SPITOFSKY	on behalf of Debtor Michael F. Wright spitofskybk@verizon.net spitofskylaw@verizon.net;spitofsky.davidb.r112243@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor CrossCountry Mortgage LLC bkgroup@kmlawgroup.com
MARIO J. HANYON	on behalf of Creditor CrossCountry Mortgage LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
MATTHEW K. FISSEL	on behalf of Creditor CrossCountry Mortgage LLC wbecf@brockandscott.com, matthew.fissel@brockandscott.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Michael F. Wright	)	Case No. 23-13944-amc
	)	
	)	
Debtor(s).	)	Chapter: 13
	)	
	)	

**ORDER CONFIRMING PLAN UNDER CHAPTER 13**

**AND NOW**, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

**A.** a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

**B.** the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

**C.** any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

**WHEREFORE**, it is **ORDERED** that the plan is **CONFIRMED**.

Date: April 10, 2024

For The Court

Ashely M. Chan  
Judge, United States Bankruptcy Court